Curriculum Vitae
Insurance Broker, Employee Benefits Specialist

Peggy R. Leppek
Leppek Benefits, Inc.
333 W. Hampden Ave., #410
Englewood, CO 80110
Phone: 720-489-9225 / Fax: 720-489-9224
E-mail: Peggy@LeppekBenefits.com

Background

Peggy Leppek has helped insure Colorado businesses and residents since she began her career as office manager for a substandard risk life insurance carrier in 1982. As an insurance company brokerage liaison, she specialized in executive benefits and hard-to-place life and disability insurance applications. Subsequently, Peggy spent over ten years at a local agency where she earned her B.A. while working as an account manager for small to mid-size law firms, private schools and professional practices. She became a partner in the firm after building a significant clientele.

Peggy started her own practice as an independent insurance and employee benefits broker in January, 1999. She specializes in group health and employee benefit plans and has worked with individual clients on complex personal insurance needs. Her extensive background spans 35 years as a hands-on broker working in all aspects of life, disability and health insurance. She is uniquely qualified in the design, implementation and service aspects of maintaining an employee benefits package.

Current Practice

Independent Insurance Broker
Specializing in business employee benefit plans, life and disability income insurance policies
Insurance and risk management consulting

Current Licenses

Colorado Resident Agent Accident & Health since 1983
Colorado Resident Agent Life since 1983
Illinois Non-Resident Agent

Professional Affiliations, Activities & Recognition

- Corporate sponsor and fundraiser for Water for People — 2015
- Corporate sponsor and fundraiser for Lupus Foundation of America — 2015 & 2016
- Colorado Biz Magazine, Five Star Employee Benefits Professional award — 2011 & 2012
- Finalist, Metropolitan State College Innovation Challenge III, Entrepreneur of the year award — 2010
- Member of Kaiser Permanente multidisciplinary neck/spine/back pain work group
  Only non-physician/employee member of a task force comprised of medical professionals engaged in improving outcomes for patients with chronic pain — 2010-2011
- Member of National & Colorado Association of Health Underwriters (industry associations) — 2004-Present
- Chairperson of Kaiser Permanente Health Advisory Council "KaiPHAC" (Member since 2003) — 2006-2013
- United Healthcare Agent Advisory Council, select regional benefits broker roundtable group — 2003 & 2016
- Publication, "The New HIPAA Laws: A Brief Overview", *Association of Legal Administrators Journal* — 2003
- Interviewed and appeared on Denver Channel 4 News prime time news story concerning increasing health insurance premiums — 2002
- Secretary/Treasurer/newsletter producer for Colorado Financial Association — 1983-1985

Education & Certifications

Bachelor of Arts in Communication with Business Emphasis, Minor in Philosophy
Graduated with highest honors, *summa cum laude* while working full-time and raising 3 children; Metropolitan State University of Denver, 1993
LIMRA anti-money laundering certification, 2007 – Present
CMS MIPAA Medicare training certification, 2009
Colorado resident agent long term care certification
Continuing education in health care reform, legislation, products and benefits with ethics courses for Colorado life, accident & health licensing, ongoing

Areas of Expertise

- Health Care Reform regulations
- Group short & long term disability income plans
- Disability buy-out plans for business owners
- Present & future coverage adequacy determination
- Long Term Care insurance
- Health Reimbursement Arrangements "HRA"
- Employee benefits eligibility & plan design
- Medical & dental claims handling & patient advocacy
- Employee benefit plan compliance issues
- Employee benefit plan administration
- Policy analysis & review
- Insurance matters expert witness
- State Continuation & COBRA eligibility & compliance
- Health care reform and the Affordable Care Act
- Group vision insurance plans
- Group and individual Health Savings Accounts "HSA"
- Group & individual life insurance
- Group dental plans

Professional Experience

- Manage all aspects of benefit plan designs, implementation, enrollment, service and renewal recommendation for hundreds of agency clients.
- Colorado court qualified expert witness in health insurance industry standards, policies and practices.
- Advise group insurance clients on steps necessary to achieve compliance with Health Care Reform / Affordable Care Act coverage and eligibility requirements
- On- on-one insurance consultation for employees and individuals with pre-existing conditions and claims issues.
- Extensive public speaking experience and benefit presentations for employer groups and employees.
- Compose and produce open enrollment documents, benefit comparisons and educational materials for all agency group clients.
- Expert policy analysis and cost containing recommendation for clients facing price increases and benefit modifications due to state and federal mandates.
- Over 32 years of experience in substandard underwriting for difficult to insure individuals.
- Provide State Continuation and COBRA administration compliance solutions to employer groups.
- Managed all aspects of small insurance agency operations management, H.R. and accounting.

Employment History

- **Leppek Benefits, Inc., Englewood, CO** 1999-Present
  President, active broker/consultant for over 100 employer groups and individuals
- **Kennedy, Ferguson & Leppek, LLC, Denver, CO** *(formerly Carbutt & Kennedy)* 1986-1998
  Partner, Benefits Broker & Account Manager for approximately 100 employer groups
- **Connecticut Mutual Life Insurance Company, Denver, CO** 1984-1985
  Brokerage assistant
- **Mid-Continent Life Insurance Company, Lakewood, CO** 1982-1984
  Regional brokerage office manager and underwriting expeditor